

74th ANNUAL REPORT NEW YORK LIFE

INSURANCE COMPANY

346 Broadway, New York, N. Y.

(Organized under the Laws of the State of New York.)

To the Policy-Holders and the Public:

Any intelligent man knowing that he must immediately go to war would take any life insurance policy, for almost any amount offered by any responsible company at any reasonable price.

It gives us all something of a shock to realize that the deaths in our army during this unprecedented war just closing have recently been surpassed many times over by the epidemic deaths in everyday life.

Influenza, we are told, up to Jan. 1, 1919, had already killed as many young and vigorous persons in the world generally as were killed by bullets and disease in four and a half years of the war.

The wisdom of an adequate surplus in life insurance is now demonstrated. The folly of New York State in imposing a severe limitation on surplus—against which this Company especially protested in 1906 and since—is also demonstrated.

Through a period of years the mortality of all soundly conducted companies, in spite of influenza and other unforeseen calamities, will in all likelihood come well within the tables; but we now understand that incidents can arise through which mortality may temporarily exceed the provisions of very conservative assumptions. It is comforting to know that neither war nor influenza can make any material difference to you as a member of this Company, because as against such startling incidents this Company long since made abundant provision.

From this there are two fair deductions:

First—INSURE—there are just as many and just as sound reasons for insuring your life during days of peace as there are for insuring during times of war.

Second—insure in companies that have aimed above all things to achieve safety. In these days **SAFETY** sounds better than **CHEAPNESS**.

Our mortality up to the outbreak of influenza promised to be, in 1918, about 61% of the mortality provided for in the premiums; it was actually 95% of the expected. If this epidemic persists during 1919 your so-called dividends may be reduced in 1920; they remain substantially unchanged in 1919.

New Business of the year, chiefly from the United States and Canada

\$340,000,000

The largest new business in the Company's history

Received in life insurance premiums

110,000,000

Paid policy-holders:

Death claims

\$35,000,000

To living policy-holders

97,000,000

We bought so many Liberty Bonds during the year that we were obliged to borrow from the New York banks.

Our statement shows, on that account, Bills Payable

22,800,000

December 31, 1918, we owned at par Liberty

Bonds aggregating

70,000,000

Bonds of the Allied countries, issued since the war began

30,000,000

Total war bonds owned

\$100,000,000

The Balance Sheet Follows.

DARWIN P. KINGSLEY, President.

Balance Sheet, January 1, 1919

ASSETS	LIABILITIES
Real Estate	Policy Reserve
Loans on Mortgages	Other Policy Liabilities
Loans on Policies	Premiums, Interest and Rentals prepaid
Loans on Collateral	Commissions, Salaries, etc.
Liberty Bonds	Borrowed Money and Accrued Interest thereon
Bonds of the Allied Countries issued since the war began	Dividends payable in 1919
Other Bonds and Stock	Reserve for deferred Dividends
Cash	Reserves for other purposes
Uncollected and Deferred Premiums	
Interest and Rents due and accrued	
Premiums reported to War Risk Insurance Bureau under Soldiers' and Sailors' Civil Relief Act	
War Savings and Thrift Stamps	
Total	Total

INCOME, 1918	DISBURSEMENTS, 1918
Premiums:	Payments to Policy-holders:
On New Policies \$13,971,187.19	Death Losses
On Renewed Policies	To Living Policy-holders
Annuities, etc.	Paid to Beneficiaries under installment contracts
Interest and Rents	Paid to Agents and for Agency Expenses, Medical Fees, etc.
Money borrowed to increase Company's subscription to Fourth Liberty Loan	Taxes, Licenses and Insurance Depts. Fees
Other Income	Borrowed Money repaid
	Other Disbursements, including Real Estate Expenses and Taxes
	Added to Ledger Assets
Total	Total

Policies in force Jan. 1, 1919

1,360,433

Insurance in force Jan. 1, 1919

\$2,838,829,802

PROBE CHARGES OF N. S. CRUELTY

MARIETTA, Ga., Feb. 18.—Investigation of charges that Mrs. Naomi V. Campbell, head of the "National Orphan's Home" near here, had traded one of the children consigned to her care for a milk cow and \$10, was being made today by Solicitor-General John C. Jorjey, who began an inquiry into charges of cruelty to children made against the woman.

Relatives of Hazel Rankins, the little girl who figured in the trade, came here to remove her after a justice of the peace had held Mrs. Campbell under \$100 bond for a grand jury investigation of charges of severe whipping of children, of putting her into a hot water tub, and of causing a little girl to be held against a hot stove as punishment.

Little Hazel was not at the home and investigation, the relatives said, disclosed she had been beaten and money to a woman at Toccoa, Ga., without the knowledge of her relatives.

The Toccoa woman said she had taken the child and intended to rear her as her own.

Mr. Jorjey said he would investigate the unwarranted disposition of the child, Mrs. Campbell, who is still in jail here, denies all the charges made against her.

WILL USE SIX WOODEN SHIPS TO TRAIN SEAMEN

WASHINGTON, Feb. 18.—To maintain facilities for training merchant seamen, the shipping board has decided to turn six of the wooden cargo steamers built during the war into training ships. Over 15,000 young men have signed up to take the courses which the board is now giving, and it is planned to add deep sea cruises to the curriculum.

When the new vessels are made ready the board will release from regulation eight of the ten coastwise vessels which were turned into training ships during the war.

125 BUSHELS OF SILVER DOLLARS ARE SHIPPED

WASHINGTON, Feb. 18.—More than 125 bushels of silver dollars were shipped today from the treasury vaults to the Philadelphia mint to be melted into bullion for export to India. This is one of the shipments which have taken \$25,000,000 from the vaults in recent months to be melted down and exported to the allies.

CONGRESS IN SESSION.

CHICAGO, Feb. 18.—A congress of the League to Enforce Peace opened a two day session here today, delegates being present from various parts of the country.

BREAK A CHILD'S COLD BY GIVING SYRUP OF FIGS

Cleanses the Little Liver and Bowels and They Get Well Quick.

When your child suffers from a cold don't wait five or ten days for it to clear up. Give him a gentle, thorough cleansing at once. When cross, peevish, listless, pale, doesn't sleep, eat or act naturally, if breath is bad, stomach sour, give a teaspoonful of California Syrup of Figs. It loosens the bowels, gets all the clogged-up, unwholesome waste, sour bile and undigested food will gently move out of the bowels and you have a well, playful child again.

If your child coughs, snuffles and has a cold or cold or has a sore throat, give a good dose of "California Syrup of Figs," to evacuate the bowels. No other medicine will do what this does.

Sick children need to be coaxed to take this laxative fruit syrup. Millions of mothers keep it handy because they know its action on the stomach, liver and bowels is prompt and sure. They also know a little given today saves a sick child tomorrow.

Ask your druggist for a bottle of "California Syrup of Figs," which contains directions for babies, children of all ages and for grown-ups plainly on the bottle. Beware of counterfeits sold here. Get the genuine, made by "California Fig Syrup Company," adv.

HAVE DARK HAIR AND LOOK YOUNG

Nobody Can Tell When You Darken Gray, Faded Hair With Sage Tea.

Grandmother kept her hair beautifully darkened, glossy and attractive with a little Sage Tea and Sulphur. Whenever her hair took on that dull, faded or streaked appearance, this simple mixture was applied with wonderful effect. By adding at any drug store for "Wyeth's Sage and Sulphur" you will get a large bottle of this old-time recipe, improved by the addition of other ingredients, all free of cost. This little cost. This simple mixture can be depended upon to restore natural color and beauty to the hair.

A well-known downtown druggist says everybody uses Wyeth's Sage and Sulphur Compound now because it darkens so naturally and evenly that nobody can tell it has been applied. It's so easy to use, too. You simply dampen a comb or soft brush and draw it through your hair, taking one strand at a time. By morning the gray hair disappears; after another application or two, it is restored to its natural color and looks glossy, soft and beautiful.

HEAVY MEAT EATERS HAVE SLOW KIDNEYS

Eat Less Meat If You Feel Backache Or Have Bladder Trouble.

No man or woman who eats meat regularly can make a mistake by flushing the kidneys occasionally with a well-known authority. Meat forms uric acid which excites the kidneys; they become overworked and strain to keep the surplus acid from the blood, then we get rheumatism, kidney trouble, backache, liver trouble, nervousness, dizziness, sleeplessness and urinary disorders. The moment you feel a dull ache in the kidneys or your back hurts or if the urine is cloudy, or even if you feel a sediment, irregular of passage or attended by a sensation of scalding, stop eating meat and get about four ounces of Jad Salts from any pharmacy; take a tablespoonful in a glass of water before breakfast and in a few days your kidneys will act fine. This famous salts is made from the acid of grapes and lemon juice, combined with lithia, and has been used for generations to flush and stimulate the kidneys, also to neutralize the acids in the blood and to cause the urine to flow freely, thus ending bladder weakness.

Jad Salts is inexpensive and can not injure; makes a delightful effervescent lithia-water drink which everyone should take now and then to keep the kidneys clean and active and the blood pure, thereby avoiding serious kidney complications. adv.

TENNESSEE TOWNS PAY TRIBUTE TO ROOSEVELT

KNOXVILLE, Tenn., Feb. 18.—A memorial service for ex-President Theodore Roosevelt was held at the Second Presbyterian church Sunday night, in which Carl Wilson, editor of the Journal and Tribune, paid tribute to the late national leader, while the boys sang a song in part in the program were awarded a gold cup for highest efficiency. Dr. Roy Vale, the pastor, also spoke. Capt. Rule, in paying tribute to Mr. Roosevelt's memory, quoted from "Uncle Remus' Trip to the White House."

CAPITAL PAYS HONOR.

NASHVILLE, Tenn., Feb. 18.—Memorial exercises in memory of Theodore Roosevelt were held here yesterday at all city parks in the exercises consisted of eulogistic addresses by prominent citizens, the singing of patriotic songs by school children and the adoption of resolutions of sympathy for the family of the ex-president.

CHATTANOOGA'S TRIBUTE.

CHATTANOOGA, Tenn., Feb. 18.—Tribute was paid to the memory of Theodore Roosevelt here Sunday at a meeting under the auspices of the Boy Scouts of America. The principal address was delivered by Foster V. Brown, former attorney-general of Porto Rico.

ARKANSAS ROAD DISTRICT TAKES IN FIVE COUNTIES

HOT SPRINGS, Ark., Feb. 18. (Sp.)—A new road district that will embrace five counties, and which it is said, will provide another excellent highway from Hot Springs, is proposed in a bill to be introduced in the house of representatives this week by Montgomery and Garland county representatives.

The bill calls for the formation of a road district, beginning at the city limits of Hot Springs and including territory in Garland, Montgomery, Hot Springs, Clark and Pike counties. W. E. Womble, of Montgomery county, together with Representative Kelley, of Montgomery county, held a conference with officials of the Business Men's League relative to the measure. While the new district involves part of this county, it is believed that no assessments will be necessary, for the reason that the county may have the funds for the district without further taxation.

For Weakness After Grip or Influenza take GROVES' FASTELESS CHILL TONIC, which is simply IRON and QUININE suspended in syrup. So pleasant even children like it. You can soon feel its strengthening, invigorating effect. adv.

CASUALTY LIST

WASHINGTON, Feb. 18.—Four army casualty lists made public here today, together with the list given out Sunday, contain a total of 1,522 names, divided:

Killed in action, 21; died from wounds, 15; died, accident and other causes, 19; died, airplane accident, 2; died of disease, 91; wounded severely, 474; wounded, degree undetermined, 563; wounded slightly, 717; missing in action, 17.

Included in the lists:

TENNESSEE.
Died of disease: Privates Eugene Gardner, R. F. D. 4, Dresden; Aubrey G. Judkins, R. F. D. 3, Smithton.
Wounded severely: Capt. Innis Brown, Franklin; Lieut. James Cross, Helenwood; Serg. Grady S. Eiler, 281 N. Bellevue, Memphis; Charles E. Trace, Nashville; Paul C. Sanderfer, Trenton; Privates Herbert J. Evans, R. F. D. 3, Nashville; Charles Horton Johnson, City; Clyde Melton, Big Sandy; George W. Swallows, Monterey; Hubbard J. Walker, Paducah; Floyd Carter, R. F. D. 1, Greenville; John Jones, Union, Tenn.; Thomas E. Lowe, R. F. D. 3, Nashville; School House, Knoxville; Oliver King, R. F. D. 3, Knoxville; Clifford H. Holland, R. F. D. 3, Knoxville.

Wounded, degree undetermined: Corps. Ray Carroll, South Pittsburg; Eugene S. Hester, John M. Hutto, R. F. D. 1, Ohio; Privates Berton D. Florian, R. F. D. 4, Murfreesboro; Charles G. Gernert, Knoxville; R. H. H. Knoxville; James E. Elms, Nashville; Florence D. Plisk, R. F. D. 11, Nashville; William F. Alford, Bristol; Ardell Haddock, Colliwood.

Wounded slightly: Serg. William A. Carlock, Elmore; Privates Joseph S. Nance, 622 Greenlaw st., Memphis; Emmitt R. Kinney, R. F. D. 3, McHenry; John E. Alexander, Sweetwater; John Harris, R. F. D. 2, Tellico Plains; Wylan C. Harrell, R. F. D. 4, Cosby; Thomas A. Jernigan, R. F. D. 4, Bethel Springs.

Returned to duty, previously reported missing: Private John N. Catlett, Boyds Creek.

Erroneously reported wounded severely: Cook George W. Thompson, La Follette.

MISSISSIPPI.
Died, accident and other causes: Corp. Thomas S. Gray, R. F. D. 4, Canton.

Died of disease: Corp. Rush Campbell, Durant.

Wounded severely: Privates Clifford Graham, R. F. D. 1, Ethel; Robert L. Hill, R. F. D. 1, Lulu.

Wounded, degree undetermined: Corp. David A. Jackson, Cornett; Privates John H. Kessler, Baldwyn; William H. Furr, Fieber; Frank Kousell, Tullahoma; John V. Vincent, Meridian.

Wounded slightly: Privates Ellis D. Pate, R. F. D. 3, Tapp, Baldwyn; George W. Smith, R. F. D. 1, Barn Avis; Linay Whitsett, Chickney; Earl P. Yarbrough, R. F. D. 4, Waynesboro; Nathan Hughes, Lumberton.

Wounded, degree undetermined, previously reported missing: Privates Ernest E. Stanley, R. F. D. 2, Chelodina; Charles E. Rivers, Meridian.

Returned to duty, previously reported missing: Private Carroll W. Greenwood, Hadden.

ARKANSAS.
Killed in action: Private James H. Quick, R. F. D. 2, Hot Springs.

Died of disease: Corporal James H. Trout, Bentonville.

Wounded severely: Sergeant Roy R. Johnston, Van Buren; Privates Allen G. Ashcraft, Grapevine; Emmett Pettus, Argenta; Joseph Richardson, R. F. D. 41, Belmont; Claude L. Ritter, Elm Springs; Arthur T. Thomas, Amity; Arthur H. Bates, Arthur Paxton, Texarkana.

Wounded, degree undetermined: Lieut. Charles M. Tannehill, Dee; Privates Charles A. Clark, Newark; James T. Edwards, Jonesboro; Alfred Burton, Sheridan; James Mayo, Plainview; Earl P. Yarbrough, Marble; Stanley M. Trotter, Baytown; Charles F. Tamm, Little Rock.

Wounded slightly: Corporal Benjamin C. Doss, R. F. D. 4, Monticello; Privates Oscar W. Ballenger, R. F. D. 2, Van Buren; Elmer W. Crow, Wilcox; Charles Hickman, Meridian; Rose Reif, R. F. D. 1, Swifton; William Lusk, Cyren.

Wounded, degree undetermined, previously reported missing: Private Charles V. Vain, Strong.

Returned to duty, previously reported missing: Private Samuel J. Barnett, Paragould; Grover E. Edgar, Compton.

ALABAMA.
Died of disease: Private Samuel J. Barnett, Paragould; Grover E. Edgar, Compton.

Wounded severely: Sergeants William N. Gray, R. F. D. 1, Malone; Gilbert R. Stedman, Red Bay; Corporal Leon M. Stowe, Mobile; Charles F. McCarthy, Ithaca; Privates Odus Gault, Guntersville; William A. Clay, R. F. D. 2, Piedmont; William R. Brewer, Brooklyn.

Wounded, degree undetermined: Sergeant John M. Harrison, R. F. D. 3, Chatochee; Privates Joe S. Huie, Prattville; Leonard Williams, Winslowville; John A. Anderson, Longtown.

Wounded slightly: Sergeants James R. Gross, Stevenson; Albert Langford, Columbia; Corporal John W. Hartline, Ashland; Privates Jesse R. Funderburke, Alexander City; John Evans, Brewton; Irvin Freeman, Lanett; Randall Jackson, R. F. D. 3, Elba; Malcolm Naughton, Pievra; Louis J. Smith, Rockford; Lewis E. Erred, Walter M. Adams, Troy; Floyd Johnson, Mobile; John A. Green, Jr., Ararat; George C. Hund, R. F. D. 4, Cherokee.

Wounded, degree undetermined, previously reported missing: Privates Terry Elliott, La Pine; Press Murphy, Blountville.

Wounded, degree undetermined, previously reported missing: Private Robert S. Douglas, Montgomery.

while it is news to your leisure to read. It is the worth-while news.

The Time

Longest Lasting Sweet meat in the World!

WRIGLEY'S

All three flavors sealed in air-tight, impurity proof packages. Be SURE to get WRIGLEY'S

"AFTER EVERY MEAL"

WRIGLEY'S JUICY FRUIT CHEWING GUM
WRIGLEY'S SPEARMINT CHEWING GUM
WRIGLEY'S DOUBLEMINT CHEWING GUM

Mr. Bowers' Stores

INCORPORATED

LENOX SOAP

Single Bars, Each 5½c
Five Bars, for - - 26c
Ten Bars, for - - 50c

Here is your chance to "stock up" on this popular brand for your Spring requirements without investing much. No retailer can meet this price on this size of Lenox Soap without losing money, and we feel sure the price will not be any lower in 1919. Limited stock only at this price.

Money to Loan on Liberty Bonds

We Buy Liberty Bonds
PEREL & LOWENSTEIN
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MEMPHIS STEAM LAUNDRY

80 N. Second Street. Both Phones 21.
A SHIRT AND COLLAR LAUNDRY
We excel in starched and soft shirt and collar work